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TO: U.S. Patent & Trademark Office	
NAME: Examiner Jeffrey C. Pwu	TIME: May 13, 2004
CONFIRMATION: 7757	PAGES TO FOLLOW: 63
FAX NUMBER: 703/872-9327	

FROM: Morris, Manning & Martin, LLP	CHARGE TO:
NAME: John R. Harris	CLIENT/MATTER: 4526-29734
PHONE: (404) 233-7000	CONFIRMATION TIME:
	HR MIN SEC

COMMENTS:

RE:

Applicant: German et al.

Serial No.: 09/476,386

Docket No.: 4526-29734

Filing Date: 12/30/1999

Title: A Computer-Implemented Method For Providing A Consumer-To-Consumer Payment Service (As Amended)

Documents Enclosed: Transmittal Form (1 page); Fee Transmittal for FY 2004 (1 page); Patent Application Fee Determination (1 page); and Response to Third Office Action (41 pages) with Exhibit A (15 pages) and Exhibit B (1 page).

IF YOU HAVE ANY DIFFICULTY WITH THIS TRANSMISSION, PLEASE CALL (404) 233-7000

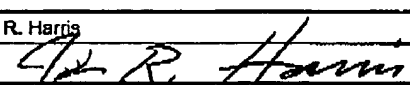
PTO/SB/21 (03-03)
 Approved for use through 04/30/2003. OMB 0651-0031
 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/476,386	
	Filing Date	December 30, 1999	
	First Named Inventor	German et al.	
	Art Unit	3628	
	Examiner Name	Jeffrey C. Pwu	
Total Number of Pages in This Submission	83	Attorney Docket Number	4526-29734

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	SEE BELOW.
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Documents Enclosed: Transmittal Form (1 page); Fee Transmittal for FY 2004 (1 page); Patent Application Fee Determination (1 page); and Response to Third Office Action (41 pp.) with Exhibit A (15 pp.) and Exhibit B (1 page).	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Morris, Manning & Martin, LLP John R. Harris (Reg. No. 30,388)
Signature	
Date	May 13, 2004

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: May 13, 2004			
Typed or printed	John R. Harris		
Signature		Date	May 13, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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PTO/SB/17 (10-03)

Approved for use through 07/31/2006. OMB 0651-0032
 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<h1 style="margin:0;">FEE TRANSMITTAL</h1> <h2 style="margin:0;">for FY 2004</h2> <p style="font-size: small; margin:0;">Effective 10/01/2003. Patent fees are subject to annual revision.</p>	Compl to if Known
<input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27	Application Number 09/476,386
TOTAL AMOUNT OF PAYMENT (\$)	Filing Date December 30, 1999
(\$)	0.00
	First Named Inventor German et al.
	Examiner Name Jeffrey C. Pwu
	Art Unit 3628
	Attorney Docket No. 4526-29734

METHOD OF PAYMENT (check all that apply)

Check
 Credit card
 Money Order
 Other
 None

Deposit Account:

Deposit Account Number: _____

Deposit Account Name: _____

The Director is authorized to: (check all that apply)

Charge fee(s) indicated below
 Credit any overpayments
 Charge any additional fee(s) or any underpayment of fee(s)
 Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION (continued)

3. ADDITIONAL FEES							
Large Entity		Small Entity		Fee Description		Fee Paid	
Fee Code	Fee (\$)	Fee Code	Fee (\$)				
1051	130	2051	65	Surcharge - late filing fee or oath			
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet			
1053	130	1053	130	Non-English specification			
1812	2,520	1812	2,520	For filing a request for ex parte reexamination			
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action			
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action			
1251	110	2251	55	Extension for reply within first month			
1252	420	2252	210	Extension for reply within second month			
1253	950	2253	475	Extension for reply within third month			
1254	1,480	2254	740	Extension for reply within fourth month			
1255	2,010	2255	1,005	Extension for reply within fifth month			
1401	330	2401	165	Notice of Appeal			
1402	330	2402	165	Filing a brief in support of an appeal			
1403	290	2403	145	Request for oral hearing			
1451	1,510	1451	1,510	Petition to institute a public use proceeding			
1452	110	2452	55	Petition to revive - unavoidable			
1453	1,330	2453	665	Petition to revive - unintentional			
1501	1,330	2501	665	Utility issue fee (or reissue)			
1502	480	2502	240	Design issue fee			
1503	640	2503	320	Plant issue fee			
1460	130	1460	130	Petitions to the Commissioner			
1807	50	1807	50	Processing fee under 37 CFR 1.17(q)			
1806	180	1806	180	Submission of Information Disclosure Stmt			
8021	40	8021	40	Recording each patent assignment per property (times number of properties)			
1809	770	2809	385	Filing a submission after final rejection (37 CFR 1.129(a))			
1810	770	2810	385	For each additional invention to be examined (37 CFR 1.129(b))			
1801	770	2801	385	Request for Continued Examination (RCE)			
1802	900	1802	900	Request for expedited examination of a design application			
Other fee (specify)							
*Reduced by Basic Filing Fee Paid				SUBTOTAL (3)		(\$)	
						0.00	

FEE CALCULATION

1. BASIC FILING FEE

Large Entity		Small Entity		Fee Description		Fee Paid	
Fee Code	Fee (\$)	Fee Code	Fee (\$)				
1001	770	2001	385	Utility filing fee			
1002	340	2002	170	Design filing fee			
1003	530	2003	265	Plant filing fee			
1004	770	2004	385	Reissue filing fee			
1005	160	2005	80	Provisional filing fee			
SUBTOTAL (1)				(\$)		0.00	

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Total Claims: _____ Extra Claims: _____ Fee from below: _____ Fee Paid: _____

Independent Claims: _____ - 3** = _____ X _____ = _____

Multiple Dependent: _____ = _____

Large Entity		Small Entity		Fee Description		Fee Paid	
Fee Code	Fee (\$)	Fee Code	Fee (\$)				
1202	18	2202	9	Claims in excess of 20			
1201	86	2201	43	Independent claims in excess of 3			
1203	280	2203	145	Multiple dependent claim, if not paid			
1204	86	2204	43	** Reissue independent claims over original patent			
1205	18	2205	9	** Reissue claims in excess of 20 and over original patent			
SUBTOTAL (2)				(\$)		0.00	

**or number previously paid, if greater. For Reissues, see above

SUBMITTED BY		(Complete if applicable)	
Name (Print/Type)	John R. Harris	Registration No. (Attorney/Agent)	30,388
Signature		Telephone	404-504-7720
		Date	May 13, 2004

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/06 (08-03)
 Approved for use through 7/31/2008. OMB 0851-0032
 U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 4526-29734									
CLAIMS AS FILED – PART I					SMALL ENTITY		OR		OTHER THAN SMALL ENTITY					
(Column 1)		(Column 2)			RATE		FEE							
FOR		NUMBER FILED		NUMBER EXTRA										
BASIC FEE (37 CFR 1.16(a))										690.00				
TOTAL CLAIMS (37 CFR 1.16(c))		31	minus 20 =	-	11	x \$ 19.00 =		OR		x \$ 19.00 = 198.00				
INDEPENDENT CLAIMS (37 CFR 1.16(b))		3	minus 3 =	-	0	x \$ 43.00 =		OR		x \$ 385.00 = 0				
MULTIPLE DEPENDENT CLAIM PRESENT		(37 CFR 1.16(d))			+ \$ =		OR		+ \$ =					
* If the difference in column 1 is less than zero, enter "0" in column 2.					TOTAL		\$0.00		OR		TOTAL \$888.00			
CLAIMS AS AMENDED – PART II					SMALL ENTITY		OR		OTHER THAN SMALL ENTITY					
(Column 1)		(Column 2)		(Column 3)		RATE		ADDITIONAL FEE		RATE		ADDITIONAL FEE		
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA									
	Total (37 CFR 1.16(c))		*	31	Minus	**	31	=	0	OR		x \$ 18.00 = 0		
	Independent (37 CFR 1.16(b))		*	3	Minus	***	3	=	0	OR		x \$ 86.00 = 0		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))					+ \$ =		OR		+ \$ =				
					TOTAL ADD'L FEE		\$0.00		OR		TOTAL ADD'L FEE \$0.00			
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA									
	Total (37 CFR 1.16(c))		*	106	Minus	**	31	=	75	OR		x \$ 18.00 = 1350.00		
	Independent (37 CFR 1.16(b))		*	6	Minus	***	3	=	3	OR		x \$ 86.00 = 252.00		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))					+ \$ =		OR		+ \$ =				
					TOTAL ADD'L FEE		\$0.00		OR		TOTAL ADD'L FEE \$1,602.00			
AMENDMENT C	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA									
	Total (37 CFR 1.16(c))		*	106	Minus	**	106	=	0	OR		x \$ 18.00 = 0		
	Independent (37 CFR 1.16(b))		*	6	Minus	***	6	=	0	OR		x \$ 86.00 = 0		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))					+ \$ =		OR		+ \$ =				
					TOTAL ADD'L FEE		\$0.00		OR		TOTAL ADD'L FEE \$0.00			

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
 ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".
 *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".
 The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

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